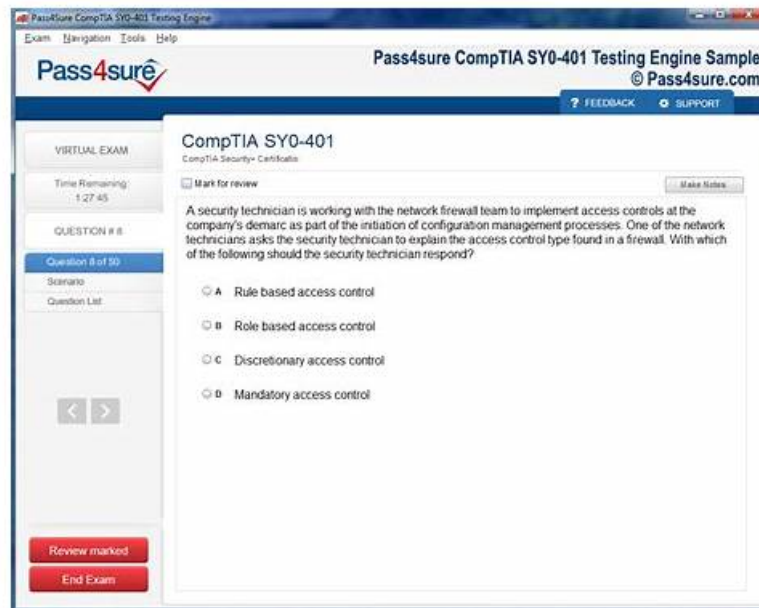


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CISI International Certificate in Wealth & Investment Management Sample Questions (Q103-Q108):

NEW QUESTION # 103

An investor with \$900,000 of investable assets would normally be categorised as:

- A. Mass affluent
- B. Very-high-net-worth
- C. High-net-worth
- D. Ultra-high-net-worth

Answer: C

Explanation:

* Investor Categories Based on Investable Assets

* Mass Affluent: \$100,000-\$1,000,000

* High-Net-Worth Individuals (HNWI): \$1,000,000-\$5,000,000

* Very-High-Net-Worth Individuals (VHNWI): \$5,000,000-\$30,000,000

* Ultra-High-Net-Worth Individuals (UHNWI): Over \$30,000,000

* Why \$900,000 Falls into HNWI?

* Although \$900,000 is close to the HNWI threshold, the term is often used flexibly for individuals who are near the \$1M mark.

* Banks and wealth managers generally consider \$900,000 within this category because they have similar service needs.

* ICWIM Textbook, Chapter on Investor Profiling: Defines HNWI thresholds and explains their investment behavior.

* Wealth Management Industry Standards: High-net-worth classification begins near \$1M.

References Thus, the investor would normally be categorized as B. High-net-worth.

NEW QUESTION # 104

Which of the following would cause a coffee producer's supply curve to shift to the right?

- A. Improved harvesting methods
- B. Reduction in competition
- C. Consumers switching to other drinks
- D. Reduced crop yield

Answer: A

Explanation:

A rightward shift in the supply curve means an increase in supply at the same price level.

* Why is Option A Correct?

* Improved harvesting methods lead to higher productivity, reducing production costs and increasing supply.

* Why Not Other Options?

* B (Reduced crop yield) # This would decrease supply (leftward shift).

* C (Consumers switching drinks) # Affects demand, not supply.

* D (Reduction in competition) # Fewer producers might reduce supply.

Reference: Microeconomics - Supply & Demand, CISI Wealth & Investment Management.

NEW QUESTION # 105

Performance attribution analysis attempts to explain why a portfolio had a certain return. It does so by breaking down performance based on the decisions made by the fund manager in which of the following?

- A. The combination of asset allocation, sector choice, and security selection
- B. Asset allocation and sector choice only
- C. Asset allocation alone
- D. The combination of asset allocation, sector choice, security selection, and risk analysis

Answer: A

Explanation:

Performance attribution analyzes portfolio returns by breaking them down into key decision-making factors.

* Why is Option C Correct?

* Asset allocation # Impact of choosing different asset classes (e.g., stocks vs. bonds).

* Sector choice # How selecting industries (e.g., tech vs. healthcare) affects returns.

* Security selection # The impact of choosing specific stocks or bonds.

* Why Not Other Options?

* A (Asset allocation alone) # Sector and security selection also play a role.

* B (Only asset allocation & sector choice) # Security selection directly affects performance.

* D (Includes risk analysis) # Risk is important but not a primary factor in attribution.

Reference: CFA Institute (Performance Attribution Models), CISI Wealth & Investment Management.

NEW QUESTION # 106

When an investment manager manages and makes changes to a portfolio without referring to the client, this is known as:

- **A. Discretionary**
- B. Execution-only
- C. Advisory dealing
- D. Financial planning

Answer: A

Explanation:

A discretionary investment manager has full authority to buy and sell investments without seeking client approval for each transaction.

* Why is Option C Correct?

* The manager follows a pre-agreed investment mandate that aligns with the client's objectives and risk profile.

* Common in wealth management and private banking.

* Why Not Other Options?

* A (Execution-only) # The firm executes trades but does not provide investment advice or management.

* B (Advisory dealing) # The manager provides advice, but the client makes the final decision.

* D (Financial planning) # Financial planning involves long-term wealth strategies, not active portfolio management.

Reference: FCA Conduct of Business Rules (COBS 9 - Discretionary Management), CISI Wealth & Investment Management.

NEW QUESTION # 107

Having prepared recommendations via a report, why would an adviser suggest a face-to-face meeting with their client?

- A. So that the client can review the adviser's qualifications
- **B. To afford the opportunity to clear up any misunderstandings**
- C. In order to collect fees prior to implementation of the recommendations
- D. To establish the client's tax position

Answer: B

Explanation:

A face-to-face meeting ensures that clients fully understand recommendations and can ask questions to clarify any doubts.

* Why is Option D Correct?

* Complex financial products require explanations in simple terms.

* Clients may have concerns about risk, fees, or investment strategy.

* Regulatory bodies (e.g., FCA) emphasize client understanding in financial advice.

* Why Not Other Options?

* A (Collect fees) # Fees must be disclosed before services are provided.

* B (Establish tax position) # This should be determined before making recommendations.

* C (Review adviser qualifications) # While qualifications matter, the main purpose is clarity.

Reference: FCA Handbook (Suitability & Client Communications), CISI Wealth & Investment Management.

NEW QUESTION # 108

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